ABSTRACT

Disclosed are a method and a system for the computer-aided determination of credit risk indices, according to which expected values for crediting data of individual companies (601, ..., 603) are calculated, predefined stock market data (3111/3121) and/or companies' balance data (3112/3122) are/is allocated to the individual companies (601/602/603) so as to be stored in a memory module (31), and the crediting data is determined based on the stock market data (3111/3121) and/or the balance data (3112/3122) of a specific company (601, ..., 603) with the aid of at least one neuronal network (33). The invention particularly relates to a computer-assisted crediting method and crediting system, according to which crediting data is calculated with credit risks of individual companies (601, ..., 603) by means of several modules and/or systems, and credit portfolio risks are determined based on the companies'(601, ..., 603) crediting data with the aid of at least one additional neuronal network.